



**COVERED  
CALIFORNIA**

*A preview for Californians*

# Reasons people do not have health insurance:

- pre-existing conditions
- not offered by their employer
- unaffordable



# Affordable Care Act Coverage Improvements

- **guaranteed coverage**
- **no annual limits, no denial for pre-existing conditions**
- **rates not based on health status**
- **requires large employers to offer coverage**
- **affordable coverage — public or private — required for individuals**

Coverage improvements begin January 1, 2014







# Who is Eligible?

**Who is:**

- **Legal California residents**

**Who's not:**

- **Undocumented immigrants**
- **Currently incarcerated individuals**





**Who We Are**  
Your destination for  
affordable health care



# Vision

- improve the health of all Californians
- access affordable care
- provide quality care

# Mission

- increase insured Californians
- improve health care quality
- lower costs
- reduce health disparities
- choice and value





## Who We Are

- ▶ **Operated by the State of California**
  - the first state health exchange formed under the Affordable Care Act
  - established as California Health Benefit Exchange
    - one of 17 state-based marketplaces
  - dot-com but state-run
  - name-brand health insurance policies



## What We Offer

### ▶ **Health Insurance That's Affordable**

- premiums based on income
- copays that are not a deterrent to care
- zero deductible for many plans
- free preventive care
- lower out-of-pocket maximums





# What We Offer



## ▶ The Covered California Marketplace

Sacramento County	San Francisco County	Los Angeles County	San Diego County
Anthem	Anthem	Anthem	Anthem
Blue Shield	Blue Shield	Blue Shield	Blue Shield
Kaiser Permanente	Chinese Community Health Plan	Health Net	Health Net
Western Health Advantage	Health Net	Kaiser Permanente	Kaiser Permanente
	Kaiser Permanente	L.A. Care Health Plan	Molina Healthcare
		Molina Healthcare	Sharp Health Plan
<b>Medi-Cal</b>	<b>Medi-Cal</b>	<b>Medi-Cal</b>	<b>Medi-Cal</b>



The place to shop for health insurance. No gimmicks, no games.

# Making Care More Affordable

## Premium

2.6 million Californians eligible for subsidized care pay a percentage of their income; the federal government pays the balance.



## Out-of-Pocket Cost

Standardized benefits limit out-of-pocket costs based on sliding scale; most copays are not subject to deductibles.



## Affordable Care

**True transparency on up-front and out-of-pocket costs.**





# Making Care More Affordable

## ► Premium Assistance

Eligibility is based on:

Number of People in Your Household	Annual Household Income	
	Medi-Cal	Premium Assistance
1	\$0 - \$15,856	\$15,856 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,951	\$26,951 - \$78,120
4	\$0 - \$32,499	\$32,499 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280





# Health Insurance Plan Tier Levels

**Metal tiers determine how much you pay as a patient, compared with what the plan pays.**

<b>Metal Tiers</b>	<b>Paid by Health Plan</b>	<b>Paid by Consumer</b>
<b>Bronze</b>	<b>60%</b>	<b>40%</b>
<b>Silver</b>	<b>70%</b>	<b>30%</b>
<b>Gold</b>	<b>80%</b>	<b>20%</b>
<b>Platinum</b>	<b>90%</b>	<b>10%</b>





# 2014 Sliding-scale Benefits | SINGLE

SILVER PLAN (Eligible for Premium Assistance)

Annual Income	\$15,856 – \$17,235	\$17,235 – \$22,980	\$22,980 – \$28,725	\$28,725 – \$45,960
Consumer Portion of Monthly Premium <small>(Balance paid by federal subsidy)</small>	\$19 – \$57	\$57 – \$121	\$121 – \$193	\$193 – \$364
Deductible	None	\$500	\$1,500 Medical	\$2,000 Medical
Primary Care Visit Copay	\$3	\$15	\$40	\$45
Generic Medication Copay	\$3	\$5	\$19	\$19
Emergency Room Copay	\$25	\$75	\$250	\$250
Maximum Out-of-Pocket for Individual	\$2,250	\$2,250	\$5,200	\$6,350
Maximum Out-of-Pocket for Family	\$4,500	\$4,500	\$10,400	\$12,700

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.  
**Blue corners indicate benefits that are subject to deductibles.**



# Helping Consumers Enroll

## CoveredCA.com



Your destination for affordable health care



[ABOUT US](#)

[COVERAGE](#)

[RESOURCES](#)

[NEWS CENTER](#)



LANGUAGES: ENGLISH

COVERED CALIFORNIA



Your destination for affordable, quality health care, including Medi-Cal

[Shop and Compare](#)



Individuals & Families



Small Business



I Need Help Before 2014



Help Me Enroll



### Real People

Tell us, in one word, what having coverage will mean to you in 2014.

[Read About Real People >](#)



### Get the 4-1-1 on Coverage

Let boil-it-down-guy explain how health coverage works.

[View More Videos >](#)



### Get the Latest News On Covered California

Stay on top of Covered California health care news.

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#### Partners

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#### The Board

Board Members  
Board Meetings  
Speaker Requests

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Federal Guidance  
Link to Us

#### Contact Us

CALL US ► 800-300-1506  
Sign Up for Updates  
California Health Benefit Exchange  
Medi-Cal

Covered California is Powered by  
**CALIFORNIA**  
Health Benefit Exchange

In Partnership with





# Helping Consumers Enroll

How to apply for a health insurance plan

▶ One application for Covered California or Medi-Cal

[www.CoveredCA.com](http://www.CoveredCA.com)

ONLINE



Service Center  
(800) 300-1506

PHONE



or



MAIL OR FAX



**Certified**  
*Insurance*  
*Agent*

IN-PERSON



**Certified**  
*Enrollment*  
*Counselor*

IN-PERSON

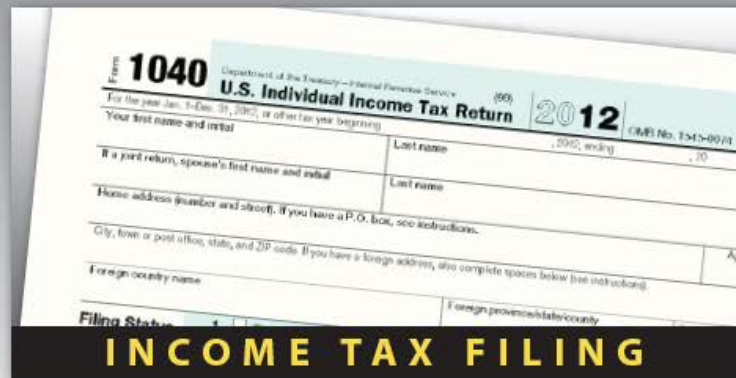
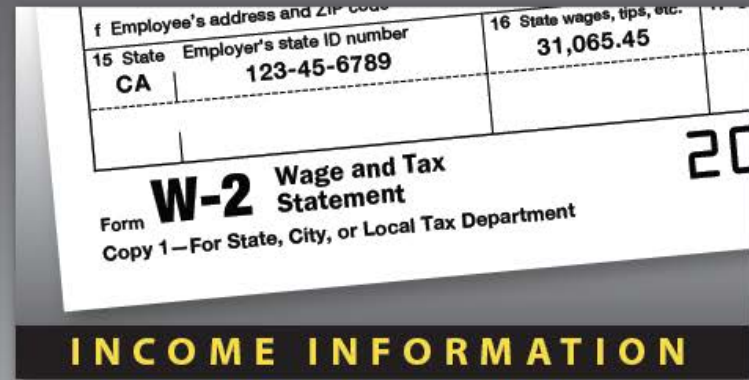
**Local county**  
**human or social**  
**services office**

IN-PERSON



# Helping Consumers Enroll

## Information you will need to know







# Helping Consumers Enroll

## Enrollment Dates

### Initial open enrollment

- **October 1, 2013 – March 31, 2014**
  - ▶ **Special circumstance**  
60 days within a certain life-changing event,  
such as a divorce or the birth of a child

### Subsequent enrollment

- **October – December each year**

**Medi-Cal applications accepted year-round**



# Helping Consumers Enroll

## Service Center

Representatives are available:

Before October 1	After October 1
<b>Monday – Friday</b> <b>8 a.m. – 6 p.m.</b>	<b>Monday – Friday</b> <b>8 a.m. – 8 p.m.</b>
	<b>Saturday</b> <b>8 a.m. – 6 p.m.</b>

**Interpretation services are available  
for more than 300 languages.**



[www.CoveredCA.com](http://www.CoveredCA.com)

(800) 300-1506



YouTube



health  
happens  
here



w/ all our sons & brothers



# Why a Focus on Boys and Young Men of Color?



# Adverse Childhood Experiences Scale

## CA's ACE List

1. Recurrent physical abuse
2. Recurrent emotional abuse
3. Contact sexual abuse
4. An alcohol and/or drug abuser in the household
5. An incarcerated household member
6. Someone who is chronically depressed, mentally ill, institutionalized, or suicidal
7. Violence between adults in the home
8. Parental separation or divorce
9. Emotional or physical neglect

## Resources

<http://acestudy.org/home>

<http://www.cavalcadeproductions.com/ace-study.html>

<http://wichildrenstrustfund.org/files/WisconsinACEs.pdf>



# ACE Score Higher Than 4

## Score 4 or more

- Twice as likely to smoke
- Twice as likely to have heart disease
- Twice as likely to be diagnosed with cancer
- Four times as likely to have emphysema or chronic bronchitis
- Six times as likely to have sex before age 15
- Seven times as likely to be alcoholics

## Score 4 or more compared to 0

### Score 4 or more compared to 0

- Twelve times as likely to have attempted suicide

### Men with a score of 6 or more compared to 0

- Forty-six times as likely to have injected drugs



# Connect Youth to Health Supports

**Why it matters:** Many young males will be newly eligible under ACA. However, approximately 1/3–364,000—of young males of color are projected to remain uninsured in California.

## **Our work:**

- Aggressive outreach and enrollment efforts focused on males
- Develop health home models tailored to needs of young men
- Incorporate trauma informed practices within health care settings
- Support for health career pipeline programs aimed at youth
- Increase access for remaining uninsured





# A Momentous Opportunity for California

## Reinvestment in Public Education

\$18 billion over next seven years



**Social Equity & Shared Prosperity**



health  
happens  
here



w/ all our sons & brothers